Protean eGov Technologies Limited

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Change *is* growth

<u>STANDARD OPERATING PROCEDURE</u> (SoP)

Error Rectification Module (ERM)

<u>Version 1.1</u>

Revision History

Sr. No.	Date of Revision	Version No.	Section No.	Description of Change
1	-	1.0	-	Initial Version
2	20/12/2024	1.1		

Abbreviation	Expansion
CRA	Central Record Keeping Agency
DTA	Directorate Treasury of Accounts
DTO	District Treasury Office
ERM	Error Rectification Module
FTD	Fund transfer Details
GOI	Government of India
I-PIN	Internet Personal Identification Number
NPS	National Pension System
Protean	Protean eGov Technologies Ltd.
PAO	Pay and Accounts Office or equivalent entity such as DTO
PFRDA	Pension Fund Regulatory & Development Authority
POP	Point of Presence
POP-SP	Point of Presence-Service Provider
PRAN	Permanent Retirement Account Number
PrAO	Principal Accounts Office or equivalent office such as DTA
SOP	Standard Operation Procedure
TS	Transaction Statement

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Preface

Government of India (GOI) introduced a new Defined Contribution Pension Scheme known as the National Pension System (NPS) replacing the existing system of Defined Benefit Pension System vide Government of India, Ministry of Finance, Department of Economic Affairs Notification, dated 22nd December 2003. The NPS came into operation with effect from 1st January 2004 and is applicable to all new employees of Central Government service, except Armed Forces, joining Government service on or after 1st January 2004. The employees of Central Autonomous organizations, State Governments/Union Territories (UTs) and the Autonomous organizations of the respective State Government/UT are also eligible to join the NPS. The employees who join the NPS are known as 'Subscribers' in the NPS.

GOI established Pension Fund Regulatory and Development Authority (PFRDA) on 10th October 2003 to develop and regulate the Pension Funds under the NPS. PFRDA appointed Protean eGov Technologies Ltd. (formerly NSDL e-Governance Infrastructure Limited) as the Central Record Keeping Agency (CRA) to maintain the records of contribution and its deployment in various pension fund schemes for the employees. **PAO/DTO (hereafter referred as PAO)** provides the subscriber details to CRA and remits the funds to Trustee Bank which in turn transfers the funds to Pension Fund Mangers (PFMs) for investment. Units are allotted to the subscriber's PRAN based on their contribution amount. At the time of providing the subscriber contribution details, PAO may remit the incorrect amount, which has to be rectified in the subscriber record. **This document describes the Standard Operating Procedure to be followed by the Nodal Offices for rectification in the CRA system.**

Error Rectification Module

PAO has to upload Subscriber Contribution File (SCF) in NPSCAN/CRA system and remit the pension contributions to the Trustee Bank. However, there have been instances wherein the PAOs may have committed errors in uploading the SCFs. In a nutshell, the PAOs may have committed the following errors:

A. Excess Transfer to a PRAN
B. Amount wrongly credited in PRAN 1 instead of PRAN 2
C. Non-NPS Subscriber withdrawal

The functionality has operational hierarchy which comprises maker, checker and Authorizer. In case of centralized mode of operation, only the maker and checker role will be applicable.

The succeeding pages describe SOP to be followed by the Nodal Offices for rectification of such errors.

3 (A). Excess amount transferred to a PRAN

In some instances, PAO may have erroneously transferred excess amount to a PRAN and the amount has been credited into the subscriber account. The resolution of these cases can be done by the PAO.

Following are the validations which are in place for capturing the request in CRA system:

1. PAO can capture the request for only that record which has been uploaded by it, irrespective of whether at present the Subscriber is associated with that nodal office or not.

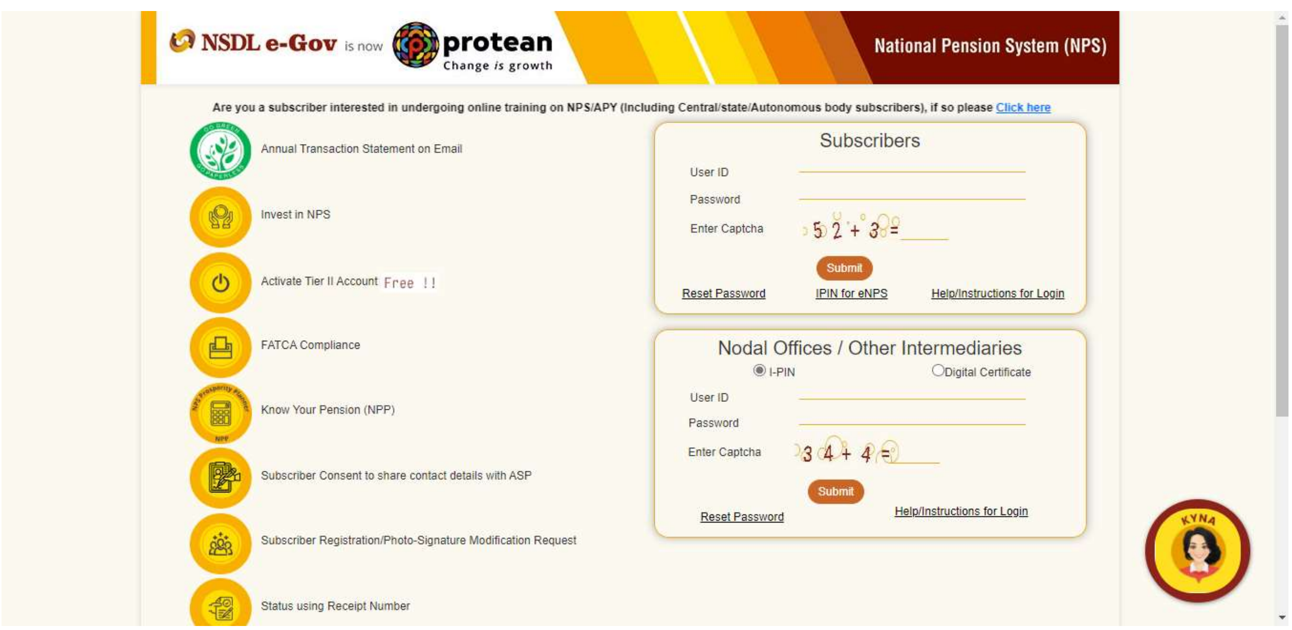
2. Unless and until the request captured earlier for a PRAN and Transaction ID combination is processed in the system for a PRAN, PAO will not be able to capture a fresh entry for the same combination. For example, PAO has captured the rectification request for regular credit of April'12 for PRAN 11xxxxx123 and Transaction ID 1xxxx12. Unless this request is effectively completed, PAO will not be able to capture any other request for credit pertaining to same PRAN and Transaction ID for this particular subscriber.

3. The PRAN should be in active status in the CRA system.

4. In these cases, the units credited in the subscriber account (equivalent to the excess contribution amount credited) erroneously would be redeemed, and total realized amount would be credited back to the bank account details of PAO registered in CRA system.

Capturing of Request

PAO will login into the CRA system (www.cra-nsdl.com) by using its User ID and I-PIN. Please refer Figure 1.

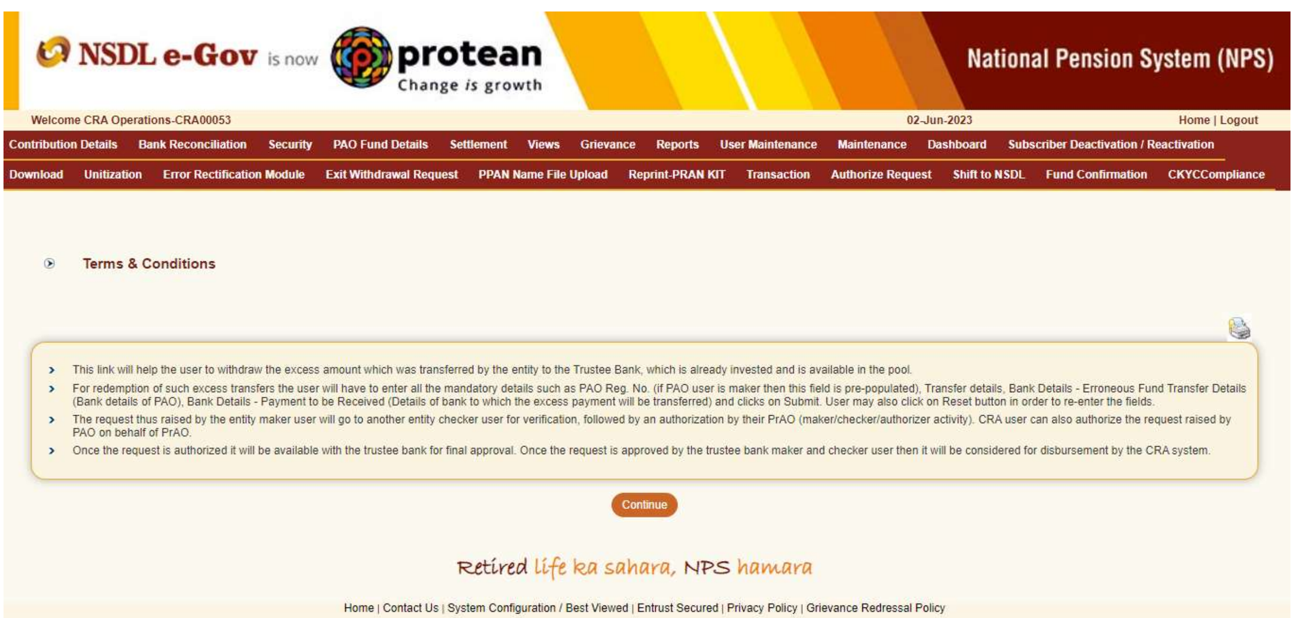


(Figure 1)

Once PAO login into the CRA site, 'Error Rectification Module' menu will be shown. User will click the sub-menu 'Rectification of Erroneous Transfer to subscriber'. Please refer Figure 2.

(Figure 2)

User will be shown the Welcome page of this menu. A summary containing information relevant to the menu has been provided in the Welcome page. Please refer Figure 3.



(Figure 3)

User will click the 'Continue' button to capture the request.

(Figure 4)

User will provide the required details. It is mandatory to provide '**Transaction ID'** and **PRAN.** User can also provide the additional details such as Contribution type, Contribution Month and Year and the amount which has been credited to the subscriber. If the PRAN is not uploaded in the Transaction ID, CRA system will show as 'No Record Found'.

Once User clicks the submit button, following screen will be shown to the User. Please refer Figure 5.

(Figure 5)

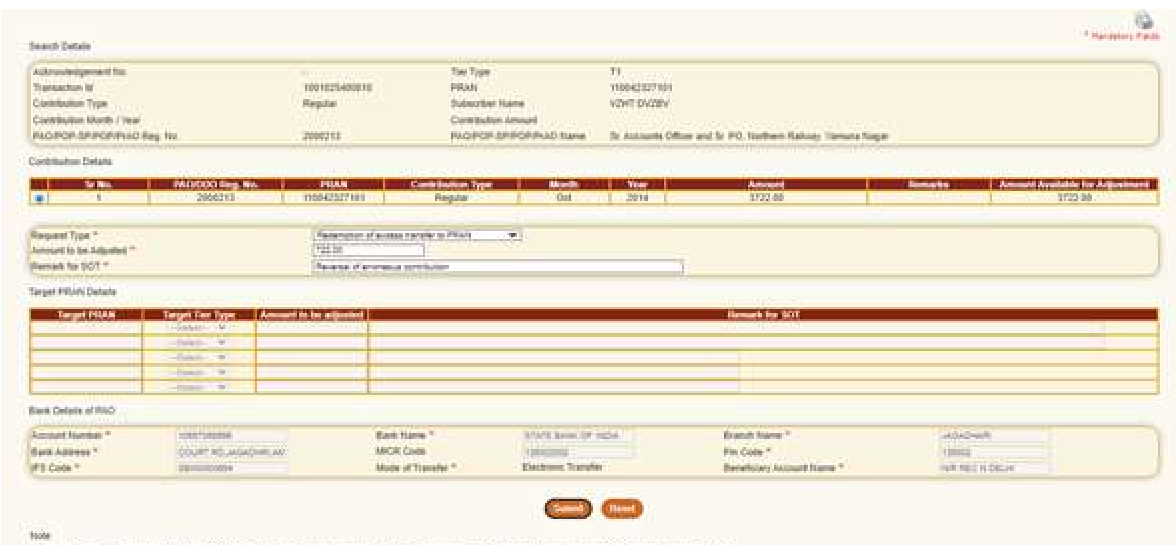
User will be shown all the contributions uploaded for the PRAN based on the search criteria. User has to choose the records where rectification is required. User will provide the following;

1. **Amount to be Adjusted**: PAO User will provide the amount which is to be debited from the selected record. This particular amount will be debited from the subscriber account and will be transferred to the bank account details provided by PAO.

2. **Remarks for Transaction Statement (TS):** PAO User will provide the appropriate remark in this field for subscriber's TS. This remark will be shown in the subscriber's TS with the debit entry of the 'Amount to be Adjusted'.

3. **Bank Details:** For processing of Excess Transfer to PRAN request, Bank details of the concerned nodal office must be registered in CRA system. As, while capturing ERM request registered bank details get 'Auto Populated' and same are non-editable. Amount realized due to execution of rectification request will be credited to this bank account.

After providing the mandatory details, when PAO clicks the submit button, User will be shown the confirmation page as below. Please refer Figure 6.



(Figure 6)

User will click on the Confirm button and Acknowledgement ID will be provided to the User. User should note down the Acknowledgment number for tracking the status of the request. Please refer Figure 7.

(Figure 7)

Request will be available to 2nd level PAO User to verify the rectification of excess transfer to PRAN.

Verification of Request

Another User will login into the CRA site using the second User ID and I-Pin. Once User logs into the site, User will click on the sub-menu 'Verify Rectification of Erroneous Transfer to subscriber'. Please refer Figure 8.

(Figure 8)

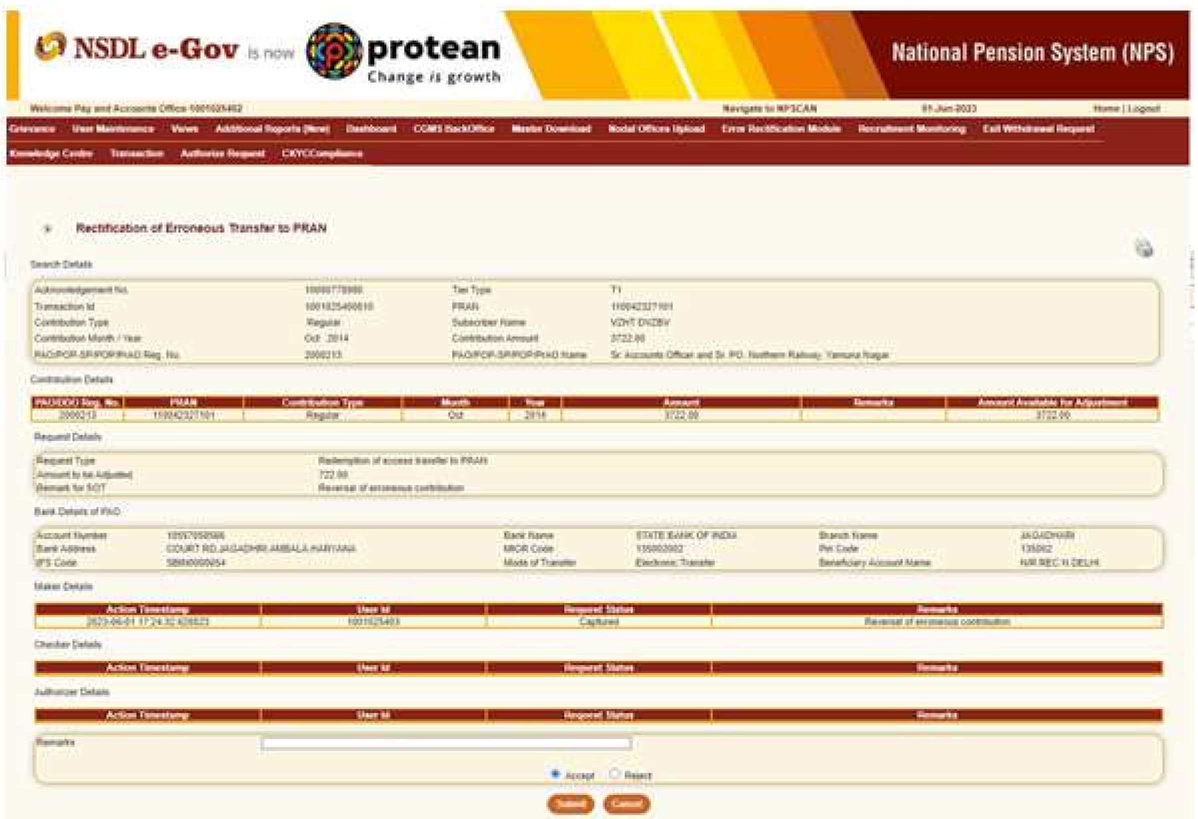
User will provide the PRAN/Acknowledgement ID and select the 'Request Type' in the search screen. User can also search the request by providing the 'Date Range'. Please refer Figure 9.

(Figure 9)

Once User provides the search fields, Acknowledgment ID hyperlink will be provided to the User. Please refer Figure 10.

(Figure 10)

Once User clicks the hyperlink, rectification details will be shown to the User. User has the option to 'Accept' or 'Reject' the request. User can also provide the remarks in 'remarks' field for their reference while processing the request. Please refer Figure 11.



(Figure 11)

When the User submits the request, 'Request Verified Successfully, Acknowledgement ID is 100XXXXXX Pending for authorization' message will appear. Kindly note, if the PrAO User rejects the request, PAO User has to capture the fresh request for rectification, if needed. Please refer Figure 12.

(Figure 12)

Once request is authorized by PrAO, the units credited in the subscriber account (equivalent to the contribution amount credited) erroneously would be redeemed, and total realized amount (in Indian Rupees) would be credited back to the PAO's bank account details registered in CRA system. For example, PAO X had remitted Rs.55,000/- instead of Rs.5,500/- inadvertently in the subscribers PRAN - 110056XXXXXX on March 22, 2009. Let us say, as per NAV Rs.10/-, 5,500 units were created for Rs.55,000/- in the subscriber's account. On February 15, 2012, PAO requested for refund of excess transferred amount to a PRAN (Rs.49,500/-) as PAO/PrAO have identified the excess remittance which has been credited in subscribers account. PrAO will authorise the request (say on February 20, 2012) and balance units (5,500 units - 550 units of subscriber = 4,950 units) will be redeemed on next settlement day i.e. on February 21, 2012. Then NAV of February 21, 2012 is applicable for redemption. If, NAV is Rs.13.50/-, then amount of Rs.66,825/-(4,950 units X 13.50) will be transferred to the withdrawal account maintained with Trustee Bank on T+2 day ('T' being the date on which the ERM request get considered for pay-in). Trustee Bank will further transfer the total realised amount to the PAO's Bank account details registered in CRA system.

Authorisation of Request

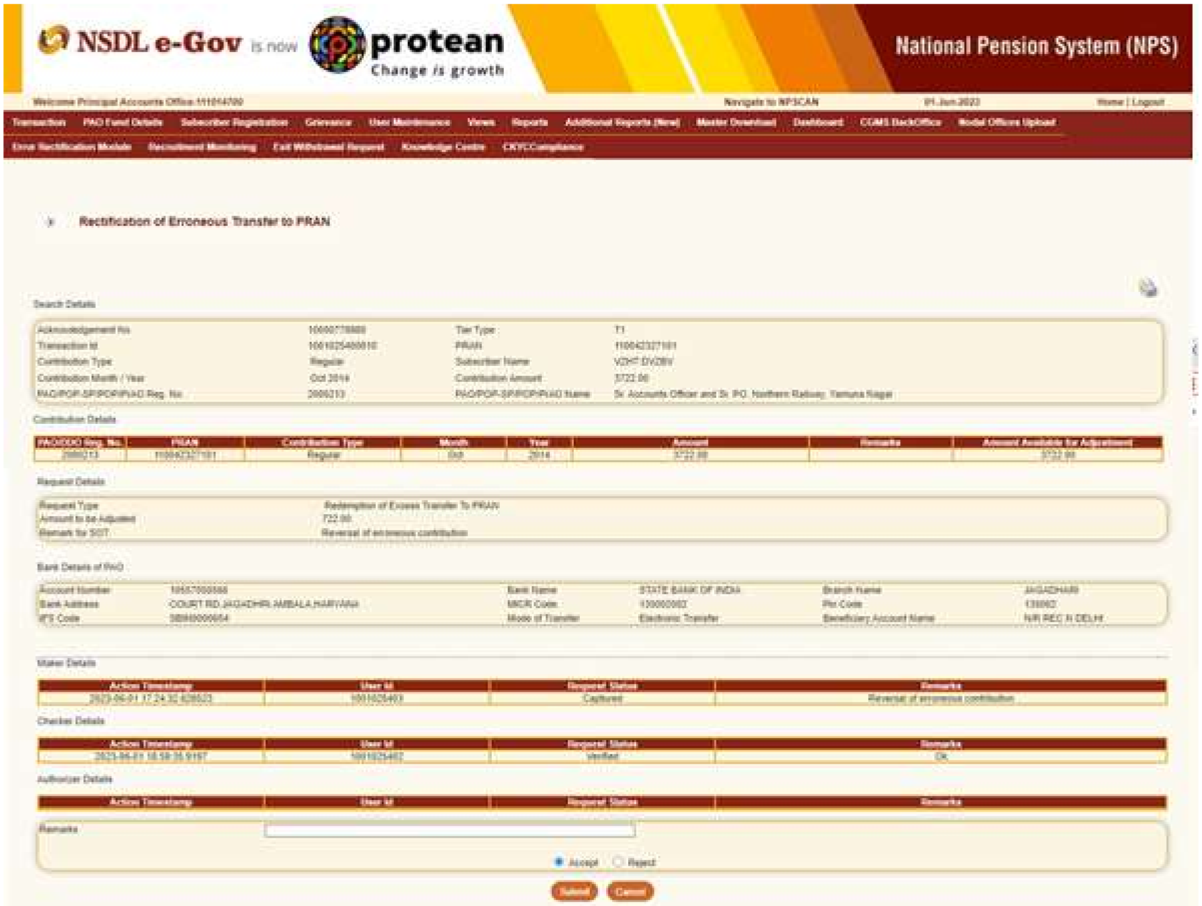
PrAO User will be able to view the request verified by the PAO. User has to click the menu 'Error Rectification Module' and sub-menu 'Authorise rectification of Erroneous Transfer to subscriber'. Please refer Figure 13.

(Figure 13)

Search screen will be provided to the PrAO User where User has to provide the PRAN/Acknowledgement ID and select the 'Request Type'. Request can also be searched by using the 'Date Range'. Hyperlink will be provided to the User. Please refer Figure 14.

(Figure 14)

Once PrAO User clicks the hyperlink, rectification details will be shown to the User. PrAO has to check the details verified by the PAO. PAO should provide offline erroneous credit details to PrAO so that PrAO User can authorise the details in CRA system. PrAO User should check all the details entered by the PAO Users based on the offline details received from the PAO such as Source PRAN, amount to be debited from source PRAN and Payment to be received in the Bank account etc. User has the option to 'Accept' or 'Reject' the request. Kindly note, if the request is rejected by the PrAO User, PAO User has to capture the fresh request for rectification, if needed. PrAO User can also provide the remarks in 'remarks field for their reference while processing/rejecting the request. Please refer Figure 15.



(Figure 15)

When the PrAO User submits the request, 'Request Authorised Successfully, Acknowledgement ID is 100XXXXXX' message will appear. Please refer Figure 16.

(Figure 16)

CRA will process the request which has been authorized by the PrAO. CRA will redeem the units and transfer the funds to the PAO account (provided at the time of request) on T+2 basis ('T' being the date on which the ERM request get considered for pay-in).

3 (B). Transfer to PRAN 1 instead of PRAN 2

In some cases, PAO has inadvertently transferred an amount to a PRAN-1 instead of PRAN-2. Accordingly units have been credited in the PRAN-1. As the amount is already credited to PRAN-1 (i.e. file is matched and booked), correction file cannot be uploaded by the PAO. In such cases, PAO has to put the request for rectification of entry in 'Error Rectification Module'. Following are the validations built in the system:

1. PAO can capture the request for only that record which has been uploaded by it, irrespective of whether at present the Subscriber (source/Target) is associated with that nodal office or not.

2. Both the PRANs (i.e. Source as well as Target) should be in active status in CRA system.

3. Unless and until the request captured earlier for a PRAN and Transaction ID combination is processed in the system for a PRAN, PAO will not be able to capture a fresh entry for the same combination. For example, PAO has captured the rectification request for regular credit of April'12 for PRAN 11xxxxx123 and Transaction ID 1xxxx12. Unless this request is

effectively completed, PAO will not be able to capture any other request for credit pertaining to same PRAN and Transaction ID for this particular subscriber.

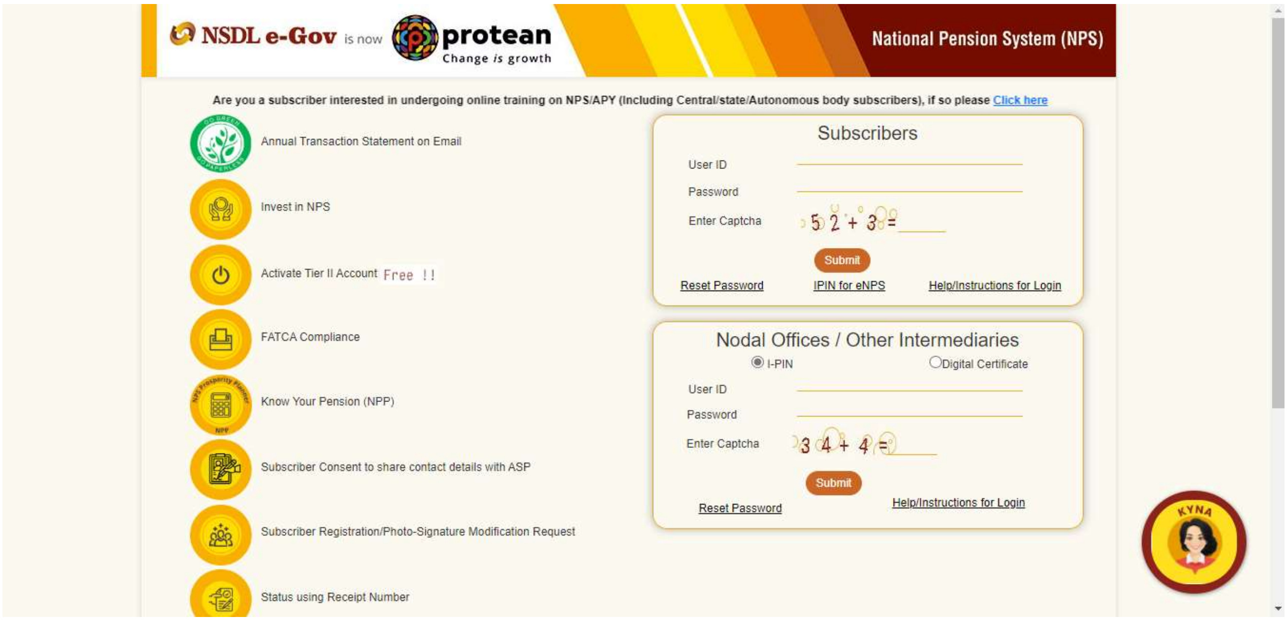
4. PAO can capture request to transfer fund from one source PRAN to maximum of five Target PRANs in a particular request.

   *** In case, the subscriber's scheme ratio is identical (at the time of erroneous credit as well as at the time of rectification) then equivalent units will be transferred from the source PRAN to the target PRAN.**
   Illustration: On April 22, 2008, PAO X had inadvertently remitted excess of Rs.2,000/- in 'PRAN-1', instead of 'PRAN-2'. Based on NAV of Rs.10/-, 200 units were created for Rs.2,000/- and credited to PRAN-1. On February 15, 2012, PAO X has requested for rectification of incorrect credit in PRAN-1 and transfer of investment to PRAN-2. After PrAO authorizes the request for incorrect remittance of Rs.2000/-, 200 units will be debited from the source PRAN-1 and credited to the target PRAN-2 at the End of the Day.

   **** In case, where subscriber's scheme ratio is not identical (at the time of erroneous credit and at the time of rectification) then units worth of excess transferred amount will be redeemed from the source PRAN. Further, the redeemed amount will be re-invested as per the scheme ratio of target PRAN.**
   Illustration: On March 1, 2013, PAO X had inadvertently remitted excess of Rs.3,000/- in 'PRAN-1' instead of 'PRAN-2'. Based on NAV of Rs.10/- of 'SBI scheme -G', 300 units were created for Rs.3,000/- and credited to PRAN-1. After PAO has identified the error, PAO captures and verifies the rectification request on July 2, 2013 and PrAO authorises the request on July 4, 2013. Based on the NAV (Rs.12/-) of July 4, 2013, 250 units will be redeemed from the PRAN-1. The realised amount (300x12=3600) will be re-invested in the target PRAN as per the T+2 settlement cycle ('T' being the date on which the ERM request get considered for pay-in).

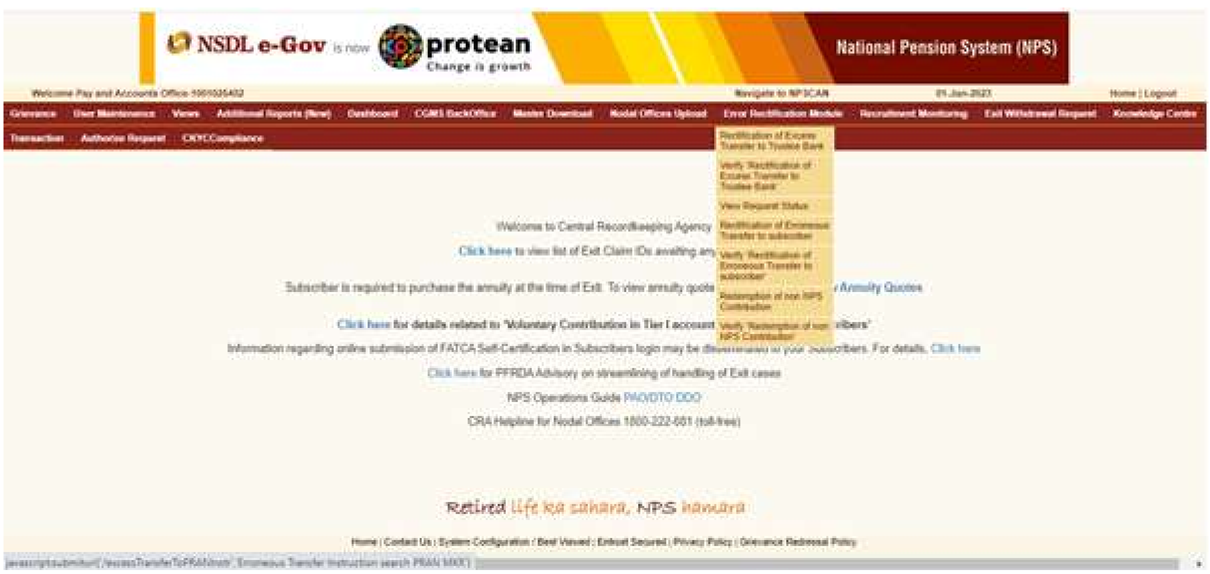
Capturing of Request

Once PAO logs into the CRA site, there is a menu of 'Error Rectification Module'. User will click the sub-menu 'Rectification of Erroneous Transfer to subscriber'. Please refer Figure 17.



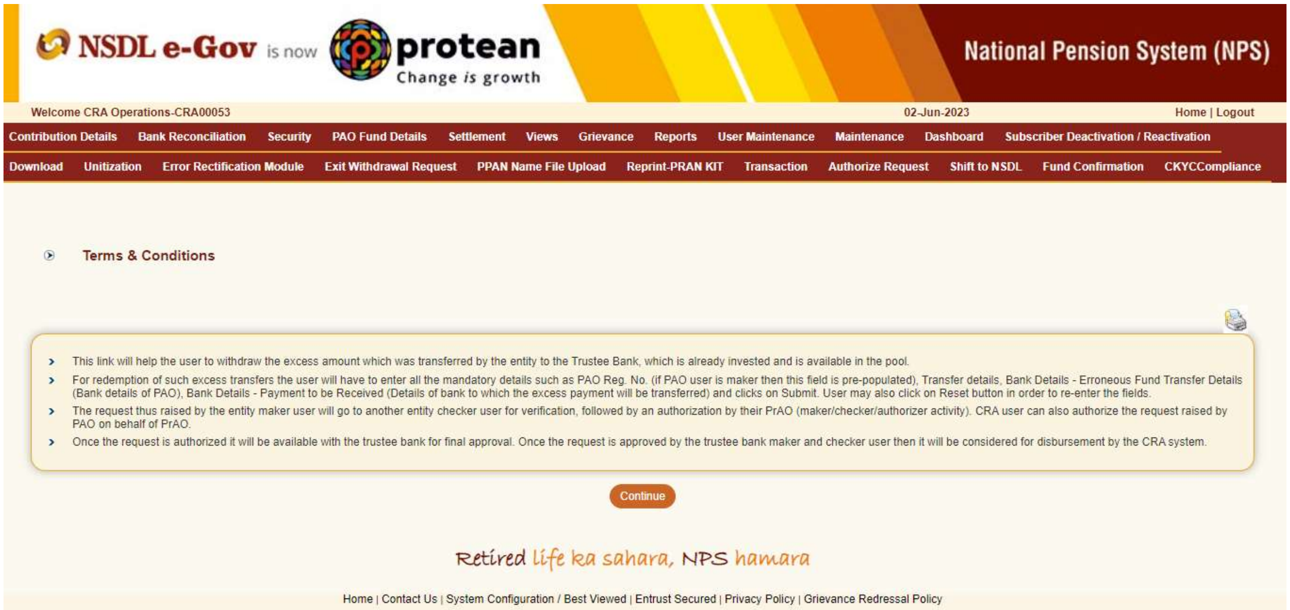
(Figure 17)

User will be shown the Welcome page of this menu. A summary containing information relevant to the menu has been provided in the Welcome page. Please refer Figure 18 and 19.



(Figure 18)

User has to click the ‘Continue’ button to capture the request.

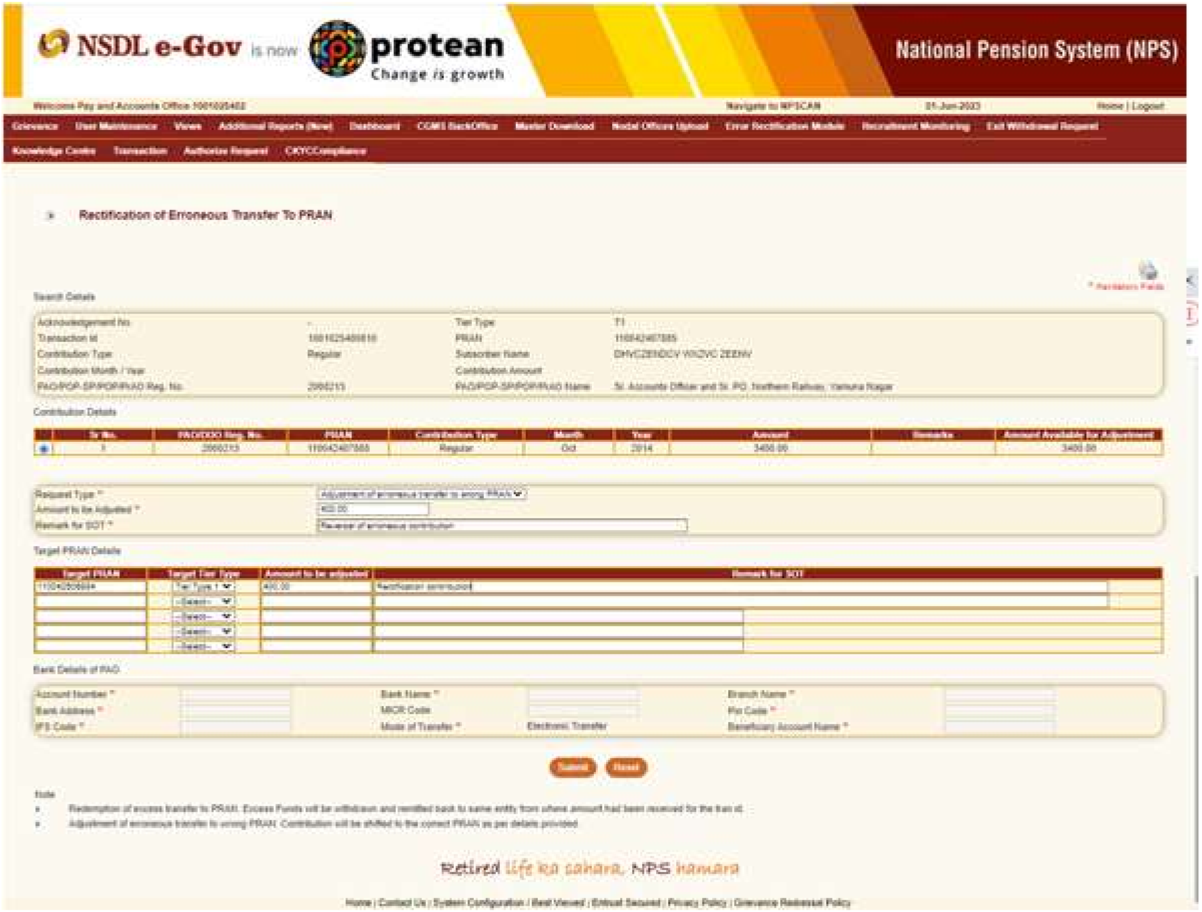


(Figure 19)

User has to provide the required detail in the relevant fields. It is mandatory to provide '**Transaction ID'** and **PRAN (which has received incorrect credit).** User can also provide the additional details such as Contribution type, Contribution Month and Year and the amount which has been credited to the subscriber. If the PRAN is not part of the Transaction ID, a message will be shown as 'No Record Found'.

(Figure 10)

Once User clicks the submit button, following screen will be shown to the User. Please refer Figure 21.



(Figure 21)

User will be shown all the contributions uploaded for the PRAN based on the search criteria. User will choose the records where rectification is required. User will provide following details:

1. **Target PRAN**: PAO User will provide the PRANs where equivalent units of amount will be credited.
2. **Amount to be Adjusted**: PAO User will provide the amount which is to be debited from the selected record. This particular amount will be debited from the Source PRAN (subscriber account) and will be credited to the Target PRAN.
3. **Remarks for SOT**: PAO User will provide the appropriate remark in this field for subscriber's TS. This remark will be shown in the subscriber's TS with the credit entry of the 'Amount to be Adjusted'.

After providing the mandatory details, when PAO User clicks the submit button, User will be shown the confirmation page as below. Please refer Figure 22.

(Figure 22)

User should check all the details and then click on the ‘Confirm’ button. Acknowledgement ID will be generated in the CRA system and a message “Request captured successfully, Acknowledgement ID is 100XXXXXX. Request pending for verification” will be shown to the User. User should note down the Acknowledgment number for tracking the status of the request. Please refer Figure 23.

(Figure 23)

Request will be available to 2nd level PAO User to verify the rectification of excess transfer to PRAN 1 instead of PRAN 2.

Verification of Request

Another PAO User will login into the CRA website using the second User ID and I-Pin. Once User login into the website, User has to click on the sub-menu 'Verify Rectification of Erroneous Transfer to subscriber'. Please refer Figure 24.

(Figure 24)

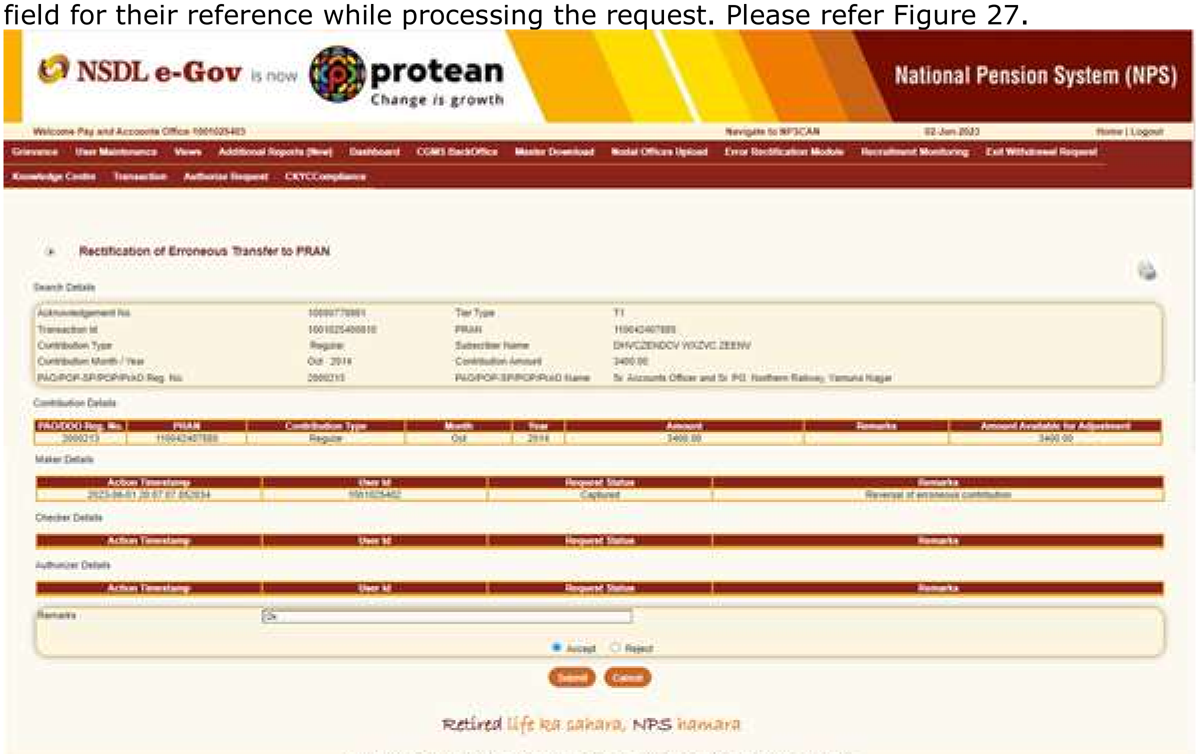
All pending requests will be shown to the User after clicking the 'Verify Rectification of Erroneous Transfer to subscriber'. User can search for a particular request by providing the Acknowledgement ID and 'Request Type'. User can also search the request by providing the 'Date Range'. Once User provides the search fields, Acknowledgment IDs (hyperlink) will be provided to the User. Please refer Figure 25.

(Figure 25)

Once User provides the search fields, hyperlink will be provided to the User. Please refer Figure 26.

(Figure 26)

Once User clicks the hyperlink, rectification capture details will be shown to the User. User has the option to 'Accept' or 'Reject' the request. User can also provide the remarks in 'remarks' field for their reference while processing the request. Please refer Figure 27.



(Figure 27)

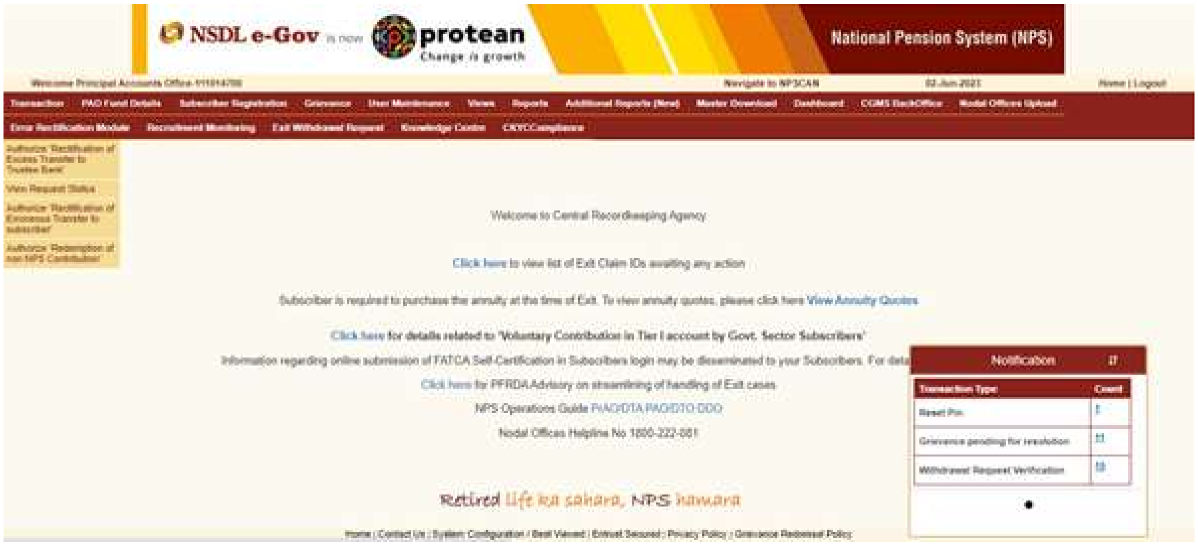
When the User submits the request, 'Request Verified Successfully, Acknowledgement ID is 100XXXXXX Pending for authorization' message will be shown. Kindly note, if the PrAO User rejects the request, PAO User has to capture the fresh request for rectification, if needed. Please refer Figure 28.

(Figure 28)

Once request is authorized by PrAO, units will be debited from the source PRAN and credited in the Target PRAN(s)

Authorisation of Request

PrAO User will be able to view the request verified by the PAO in his/her log-in. User has to click the menu 'Error Rectification Module' and sub-menu 'Authorise rectification of Erroneous Transfer to subscriber'. Please refer Figure 29.

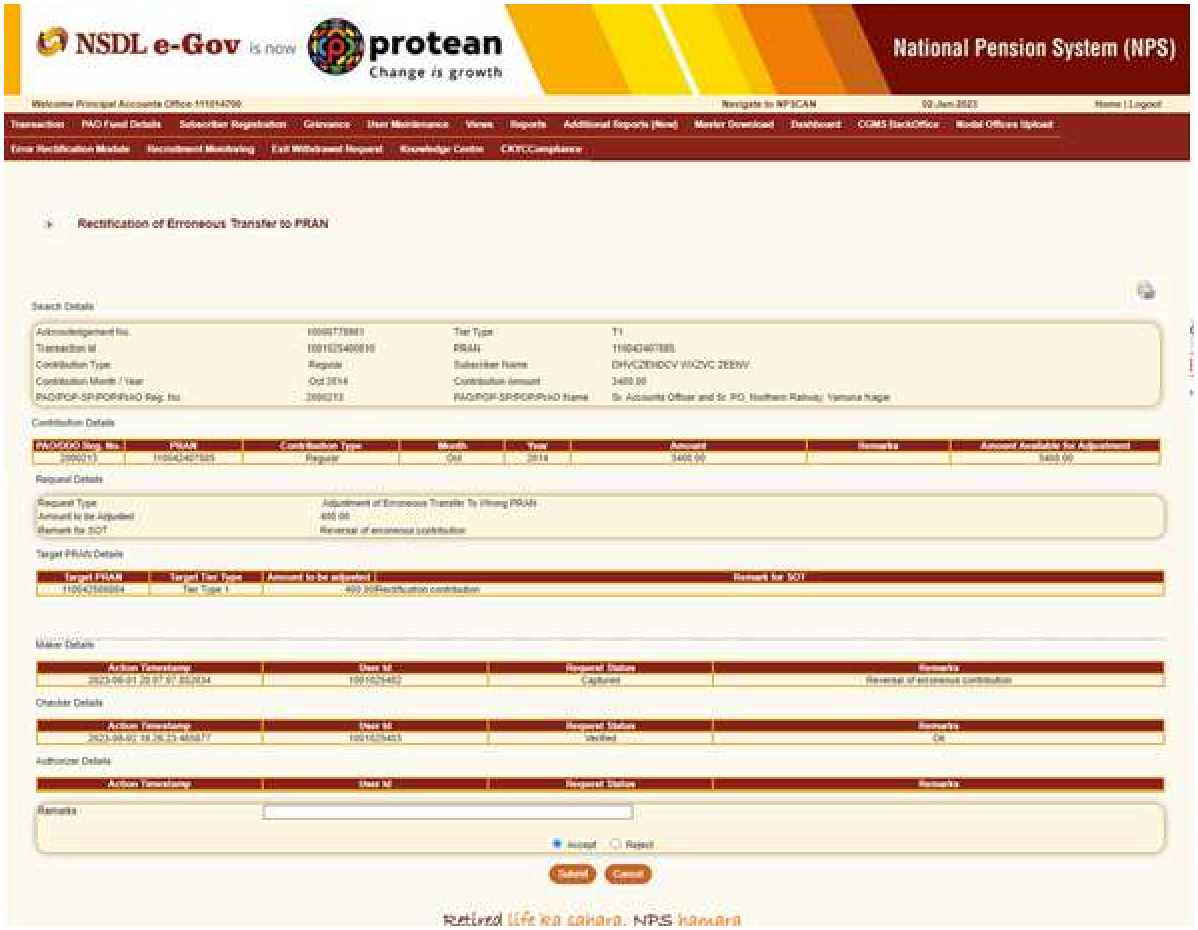


(Figure 29)

All the pending requests will be shown to the User after clicking the 'Authorise Rectification of incorrect credit in a PRAN'. Search screen will be provided to the PrAO/DTA User where User has to provide the PRAN/Acknowledgement ID and select the 'Request Type'. Request can also be searched by using the 'Date Range'. Hyperlink will be provided to the User. Please refer Figure 30.

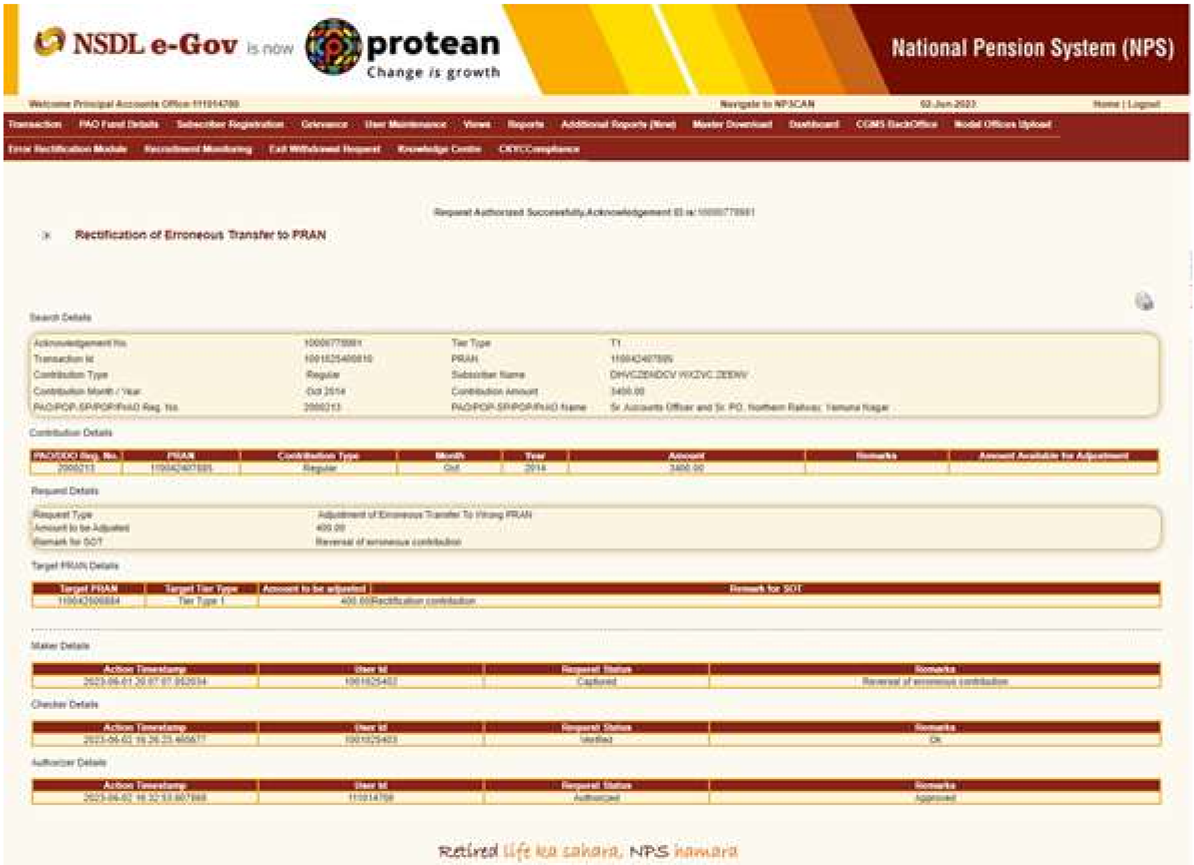
(Figure 30*)*

Once PrAO/DTA User clicks the hyperlink, rectification details will be shown to the User. PrAO/DTA has to check the details verified by the PAO/DTO. PAO/DTO should provide offline details to PrAO/DTA so that PrAO/DTA User can authorise the details in CRA system. PrAO/DTA User should check all the details entered by the PAO/DTO Users based on the offline details received from the PAO/DTO such as Source PRAN, Target PRANs, amount to be debited from source PRAN and amount to be credited in the target PRANs etc. User has the option to 'Accept' or 'Reject' the request. User can also provide the remarks in 'remarks field for their reference while processing the request. Please refer Figure 31.



(Figure 31)

When the PrAO/DTA User submits the request, message ‘Request Authorised Successfully, Acknowledgement ID is 100XXXXXX’ will be shown. Please refer Figure 32.



(Figure 32)

CRA will process the request which has been authorized by the PrAO/DTA. CRA will redeem equivalent units from the source PRAN (PRAN 1) and credit to the target PRAN (PRAN 2).

3 (C). Non-NPS Subscriber withdrawal

This scenario consists of a situation wherein PAO/DTO has inadvertently committed the error by allotting the PRAN for Non-NPS subscriber and also transferred the amount in the CRA system. Now the amount needs to be withdrawn and given back to the PAO/DTO. For this, PAO/DTO is required to use the functionality of Non-NPS subscriber withdrawal. PAO/DTO will login into the CRA system and click the 'Error Rectification Module'. A sub-menu will be provided for 'Non-NPS subscriber withdrawal'. The procedures to be followed to process the withdrawal requests are given as under:

1. Capturing of Request by PAO/DTO
2. Verification of Request by PAO/DTO
3. Authorisation of Request by PrAO/DTA

Before processing the request, certain validations will be performed such as:

i. The PAO/DTO can capture and verify such requests only for the subscribers associated with it.

ii. Request has to be authorized by the PrAO/DTA.

iii. All the units credited in the subscriber's PRAN will be redeemed.

iv. If there are any contribution files pending to be matched for the subscriber, then the request for withdrawal of funds will be rejected at EOD. These pending SCFs may be corrected by the PAO to exclude the said PRAN. Subsequently, request for non-NPS withdrawal can be captured.

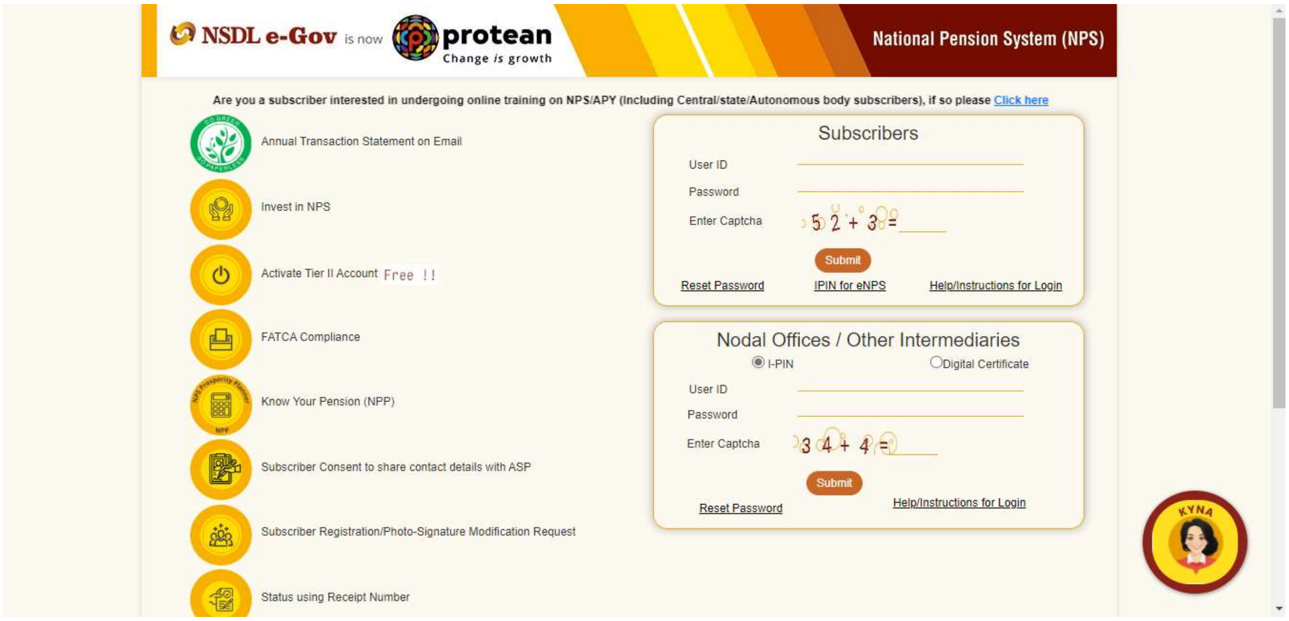
v. Redeemed units will be transferred in the suspense account (subsequent to authorization of request by PrAO) and will be considered for the redemption in the next settlement cycle.

vi. Once request is processed in the CRA system, PRAN will be deactivated in the CRA system. No contribution will be allowed to be credited in the subscriber's PRAN.

Illustration: On March 1, 2015, PAO X had captured and verified non-NPS request for a PRAN. and PrAO authorises the request on March 2, 2015 then this non-NPS request will be considered for redemption on pay-in on next settlement day i.e. on March 3, 2015. Based on the NAV of March 3, 2015, available units get redeemed and realised amount will credited to PAO's Bank A/C registered in CRA system on the T+2 settlement cycle ('T' being the date on which the ERM request get considered for pay-in).

Capturing of Request

PAO will login into the CRA system (www.cra-nsdl.com) by using its User ID and I-PIN. Please refer Figure 33.

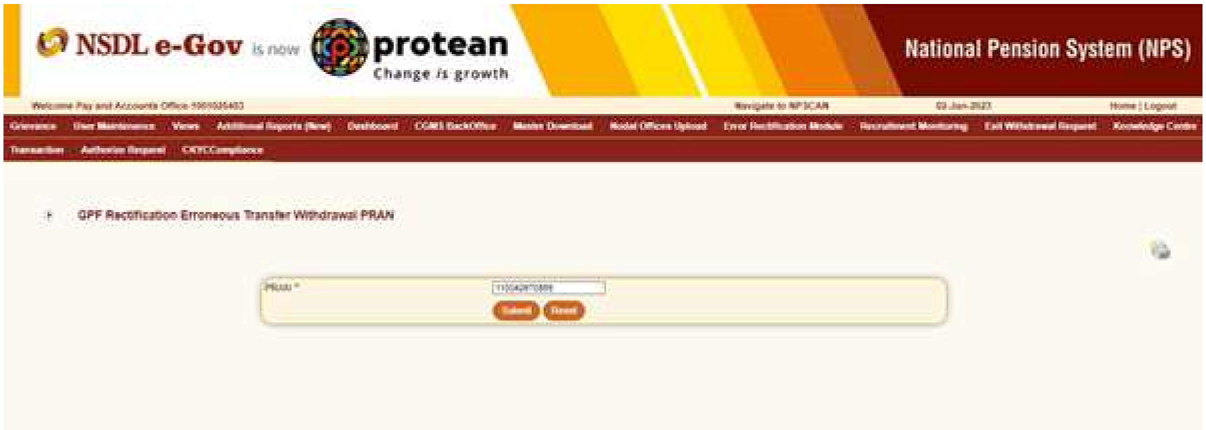


(Figure 33)

Once PAO login into the CRA site, 'Error Rectification Module' menu will be shown. User will click the sub-menu 'Redemption of Non-NPS Contribution'. Please refer Figure 34.

(Figure 34)

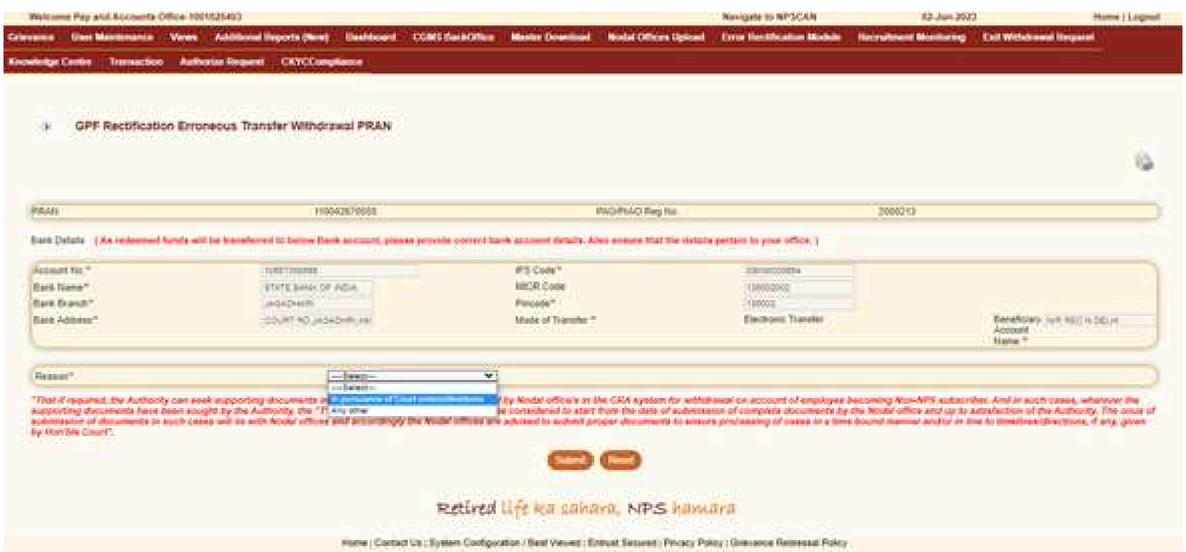
User has to provide the PRAN (which has got inadvertently covered under NPS) and click the submit button. Please refer Figure 35.



(Figure 35)

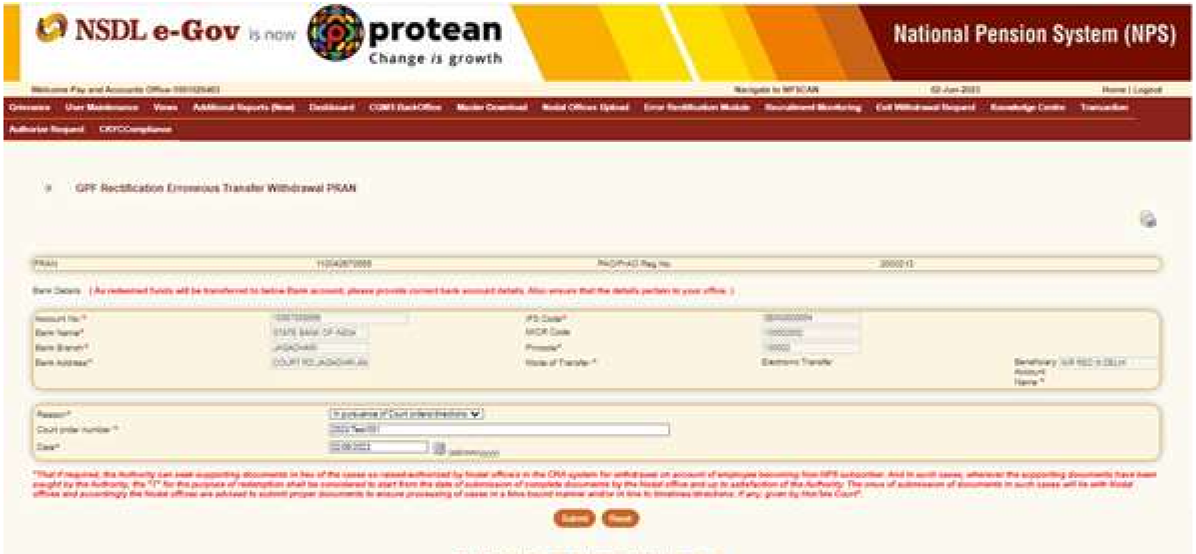
For processing of Non-NPS request, Bank details of the concerned nodal office must be registered in CRA system. As, while capturing ERM request registered bank details get 'Auto Populated' and same are non-editable.

PAO also has to provide the remarks in 'Reason' field for their reference while processing the request. Under 'Reason' two options are there 1) In pursuance of Court Order 2) Any Other. If PAO selects 'In pursuance of Court Order', then PAO should mention Court Order no. and date of Court Order under which particular subscriber become eligible for benefits of Old Pension System (OPS). If PAO selects 'Any Other' then they have to mentioned 'Internal Order Reference No. Please refer Figure 36.



(Figure 36)

When User clicks the Submit button, confirmation page will be shown to the User as below. Please refer Figure 37.



(Figure 37)

User has to click the 'Confirm' button to generate the Acknowledgement Number. Please refer Figure 38.

(Figure 38)

(Figure 39)

When the User confirms the request, a message 'Request Captured Successfully, Acknowledgement ID is 100XXXXXX' will be shown to the User. User should note down the Acknowledgment number for tracking the status of the request. Please refer Figure 39.

Verification of Request

Another User will login into the CRA site using the second User ID and I-PIN. Once User login into the site, User will click on the sub-menu 'Verify Redemption of Non-NPS Contribution. Please refer Figure 40.

(Figure 40)

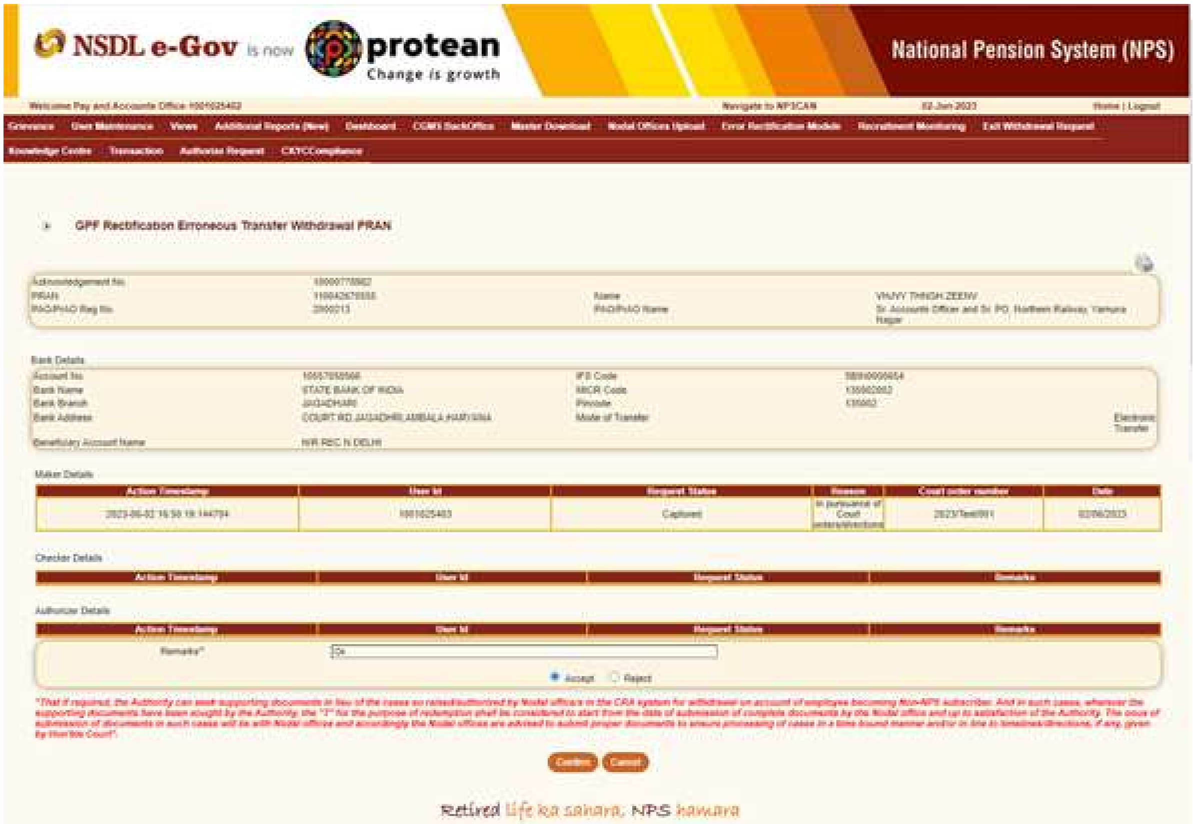
User will provide the required details (i.e. Acknowledgement Number or PRAN). User can also search the request by providing the 'Date Range'. Please refer Figure 54.

(Figure 41)

Once User provides the search fields, Acknowledgment IDs (hyperlink) will be provided to the User. Please refer Figure 42.

(Figure 42)

Once User clicks the hyperlink, Non-NPS Subscriber Withdrawal captured details will be shown to the User. User has the option to ‘Accept’ or ‘Reject’ the request. User can also provide the remarks in ‘remarks’ field for their reference while processing the request. Kindly note, if the second User rejects the request, request has to be captured afresh, if needed. Please refer Figure 43.



(Figure 43)

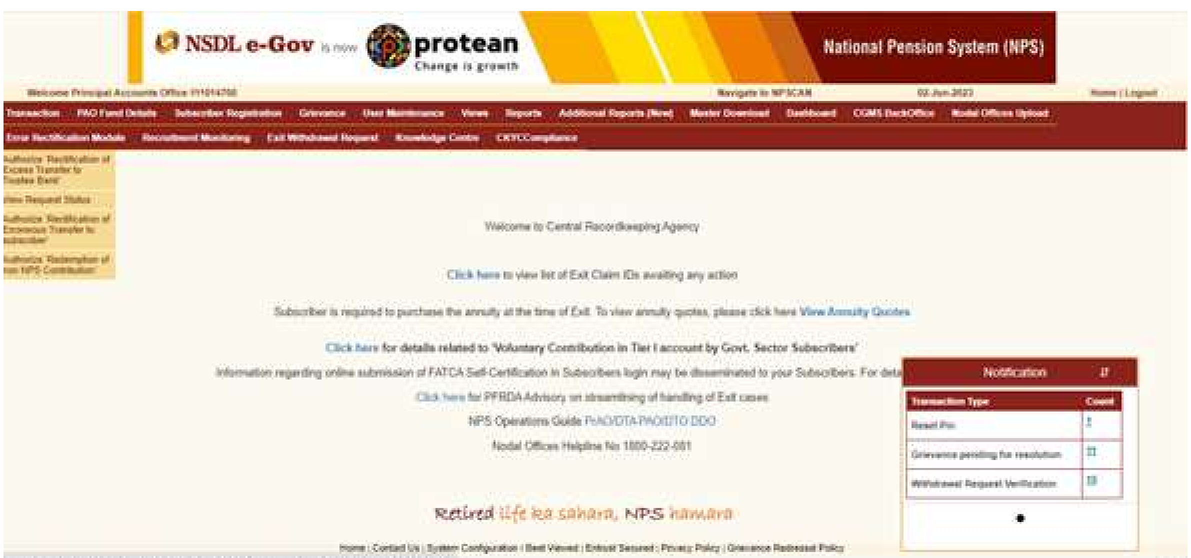
When the User confirms the request, 'Request Verified Successfully, Acknowledgement ID is 100XXXXXX Pending for authorization' message will be shown. Please refer Figure 44.

Once request is authorized by PrAO, units will be debited from the source PRAN. Trustee Bank will transfer the funds to the bank account provided at the time of capturing the request.

(Figure 44)

Authorisation of Request

PrAO User will be able to view the request captured and verified by the PAO. User will click the menu 'Error Rectification Module' and sub-menu 'Authorise Redemption of non-NPS contribution'. Please refer Figure 45.



(Figure 45)

Search screen will be provided to the PrAO User where User has to provide the PRAN/Acknowledgement ID. Request can also be searched by using the 'Date Range'. Please refer Figure 46.

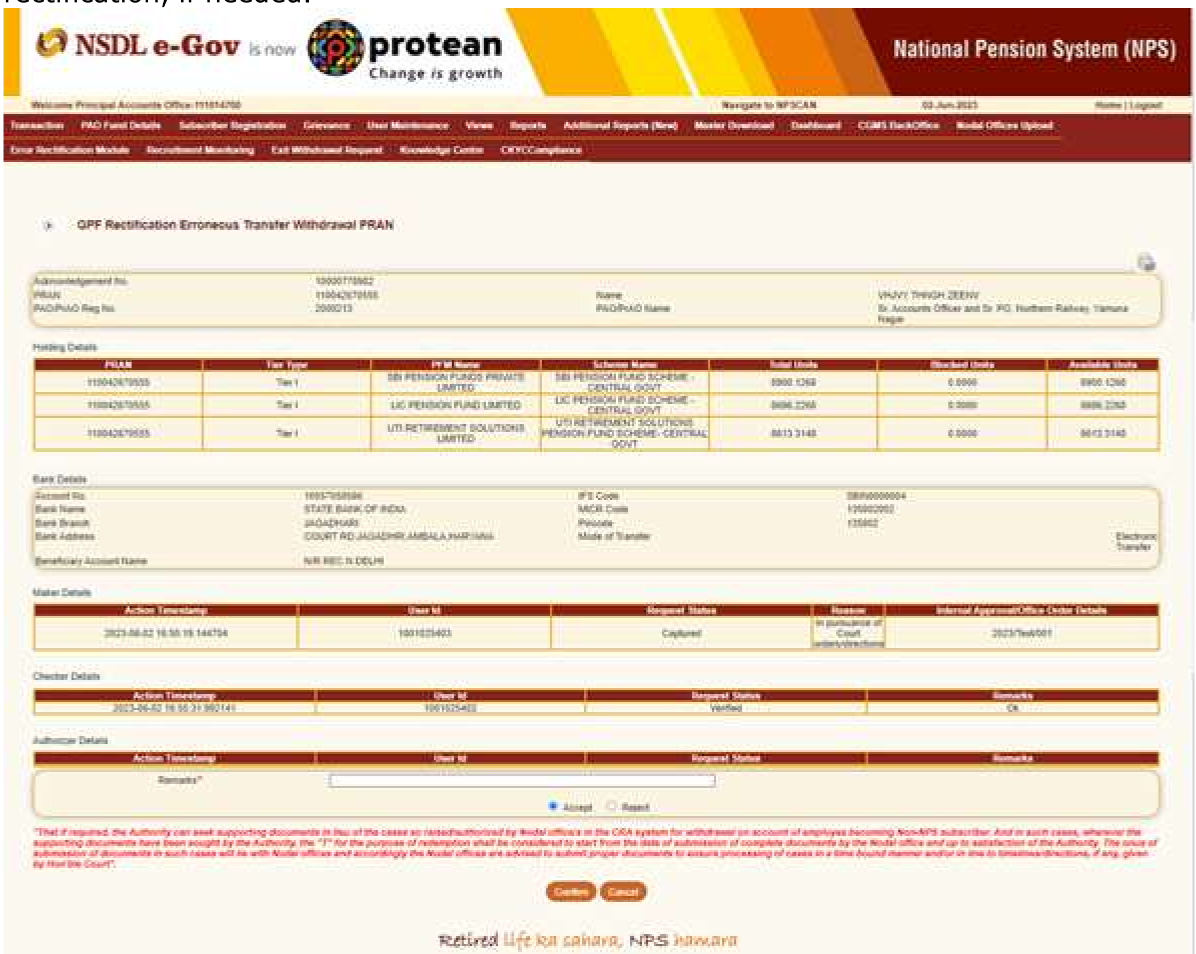
(Figure 46)

Once User provides the search fields, Acknowledgment IDs (hyperlink) will be provided to the User. Please refer Figure 47.

(Figure 47)

Once PrAO User clicks the hyperlink, rectification details will be shown to the User. PrAO has to check the details verified by the PAO. PAO should provide offline details to PrAO so that PrAO User can authorise the details in CRA system. PrAO User should check all the details entered by the PAO Users based on the offline details received from the PAO such as PRAN, Holding details to be redeemed, and Bank details where PAO requires Trustee Bank to remit back the funds etc. User has the option to 'Accept' or 'Reject' the request. User can also provide the remarks in 'remarks field' for their reference while processing the request. Please refer Figure 48.

Kindly note, if the PrAO User rejects the request, PAO User has to capture the fresh request for rectification, if needed.



(Figure 48)

When the PrAO User submits the request, message 'Request Authorised Successfully, Acknowledgement ID is 100XXXXXX' will be shown on the screen. Please refer Figure 49.

(Figure 49)

CRA will process the request which has been authorized by the PrAO. CRA will redeem all the units from the subscribers account. The redeemed units will be transferred in the suspense account and will be considered for the redemption in the next settlement cycle. Once request is processed in the CRA system, PRAN will be deactivated in the CRA system. No contribution will be allowed to be credited in the subscriber's PRAN.

Exceptions: For below given scenarios, non-NPS requests processed/authorized by nodal office will be rejected by CRA system.

1) Non-NPS withdrawal requests were rejected by CRA due to system validation of availability of any pending non-settled contribution for the PRAN.

   As directed by NPS Trust, it is allowed to process the non-NPS request for PRAN where amount pending for settlement is less than 10% of the total corpus of the subscriber. Such cases will be processed by CRA user on the basis of request received from the nodal office. Once pending contribution get settled, nodal office have to raise another request to redeem available holding.

2) Non-NPS withdrawal requests were authorised by Nodal office for these PRANs was rejected by CRA due to system validation of availability of Tier-2 Tax Saving account (TTS). As there is lock-in period of 3 years and withdrawal from TTS is not allowed,

hence in order to process non-NPS, TTS account need to be deactivated (with holding) through back-end in CRA system, so that Nodal office/CRA can able to process non-NPS for given PRAN and on maturity holding from TTS account will be redeemed and realized amount will be credited to registered bank details of subscribers.

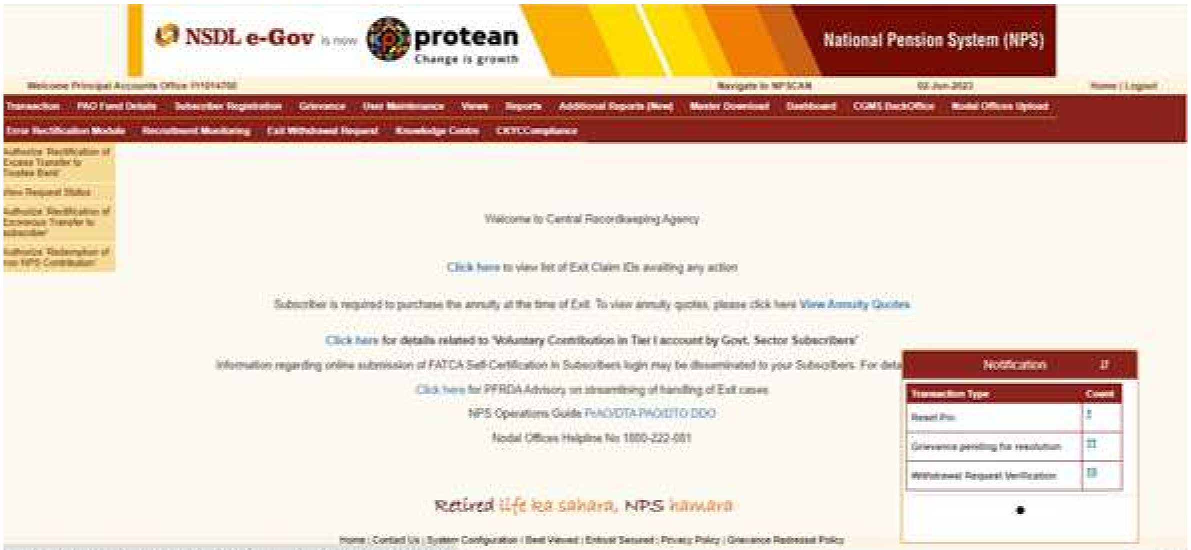
3) All type of ERM requests for subscribers who have opted non-default scheme is currently on hold, hence ERM requests processed by nodal offices got rejected by CRA system. Such rectification requests will be processed by CRA user on the basis of request received from the nodal office.

4) Currently non-NPS is not allowed in CRA system for inter-sector shifted PRAN, as these PRANs are having contribution uploaded from multiple nodal offices, State and Central Govt. In such cases, nodal office have to contact NPS Trust. On the basis of approval from NPS Trust, CRA user can process the non-NPS requests.

5) In NPS, on attaining superannuation age by subscriber withdrawal request is processed in CRA system. 60% of the corpus get redeemed and transferred to the subscriber bank A/C and status of the PRAN is updated as 'Freeze' with balance amount (40% of corpus). No further contribution/withdrawal is allowed for this PRAN. Subsequently if subscriber becomes eligible for benefits under Old Pension System (OPS) as per nodal office reports, CRA system does not allow to initiate non-NPS request through ERM functionality due to the system validation related to PRAN status and withdrawal request status. In such cases nodal office has to contact CRA for activation of PRAN. On the basis of request from Nodal office, CRA will activate the PRAN and remove withdrawal flag, so that nodal office can process non-NPS request to withdraw balance 40% of the corpus.

4. Views by PrAO

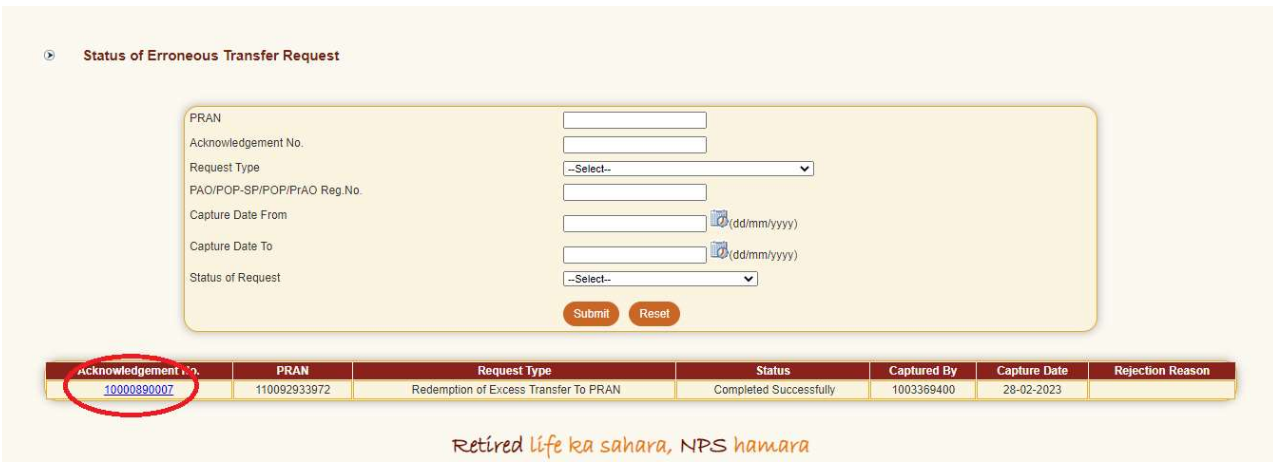
User will be able to view the status of request authorized by him/her. User has to click the menu 'Error Rectification Module' and sub-menu 'View Request Status'. Please refer Figure 50.



(Figure 50)

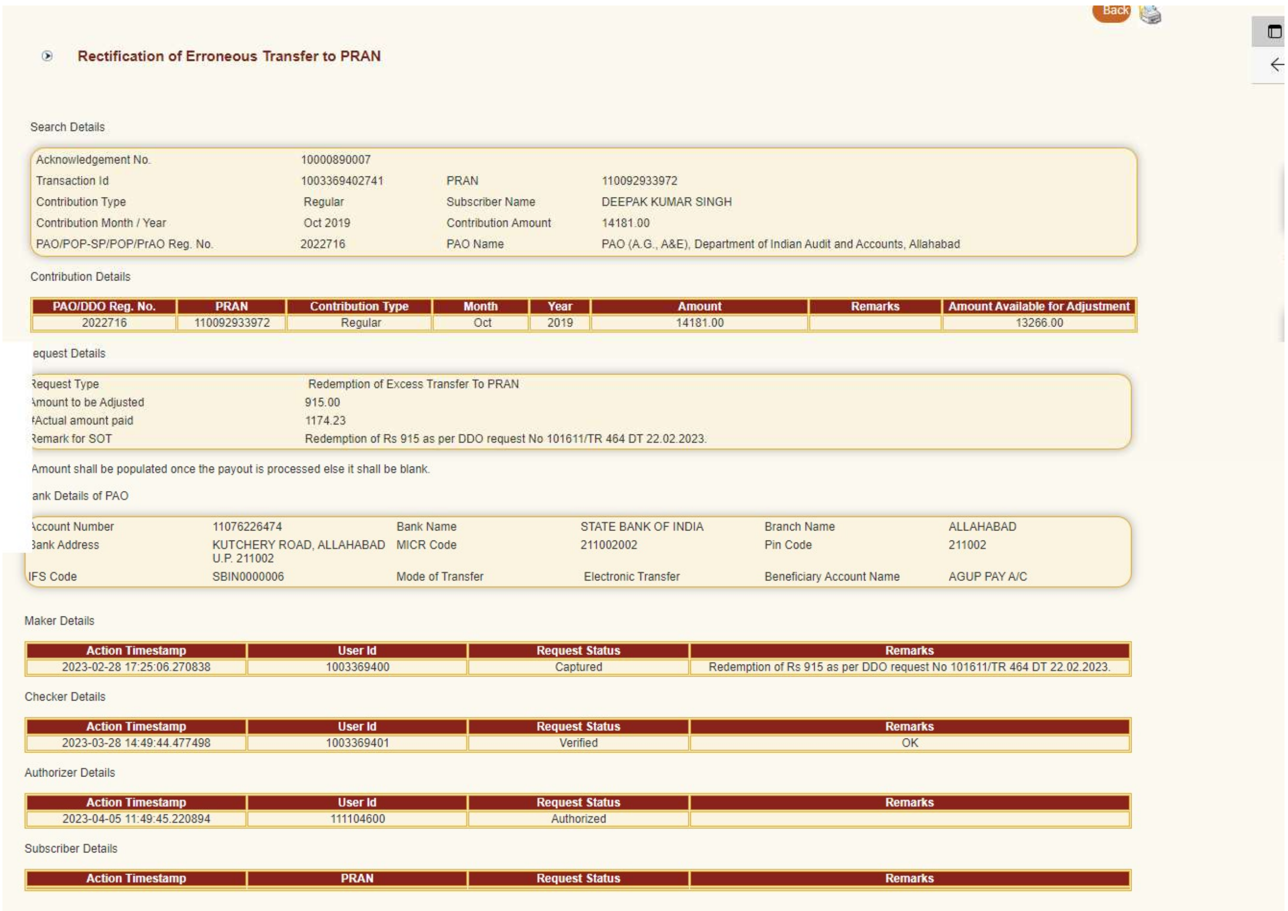
(Figure 51)

User can view the status of a particular request by providing the Acknowledgement ID. User can also search the request by providing the Request Type', 'PRAN' or 'Date Range'. Once User provides the search fields, Acknowledgment IDs (hyperlink) will be provided to the User. Please refer Figure 52.



(Figure 53)

Once User clicks the hyperlink, the details of specific request will be available for view. Please refer Figure 54.



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Rectification of Erroneous Transfer to PRAN

Search Details

Acknowledgement No.	10000890007		
Transaction Id	1003369402741	PRAN	110092933972
Contribution Type	Regular	Subscriber Name	DEEPAK KUMAR SINGH
Contribution Month / Year	Oct 2019	Contribution Amount	14181.00
PAO/POP-SP/POP/PrAO Reg. No.	2022716	PAO Name	PAO (A.G., A&E), Department of Indian Audit and Accounts, Allahabad

Contribution Details

PAO/DDO Reg. No.	PRAN	Contribution Type	Month	Year	Amount	Remarks	Amount Available for Adjustment
2022716	110092933972	Regular	Oct	2019	14181.00		13266.00

equest Details

Request Type	Redemption of Excess Transfer To PRAN
mount to be Adjusted	915.00
Actual amount paid	1174.23
Remark for SOT	Redemption of Rs 915 as per DDO request No 101611/TR 464 DT 22.02.2023.

Amount shall be populated once the payout is processed else it shall be blank.

ank Details of PAO

ccount Number	11076226474	Bank Name	STATE BANK OF INDIA	Branch Name	ALLAHABAD
ank Address	KUTCHERY ROAD, ALLAHABAD U.P. 211002	MICR Code	211002002	Pin Code	211002
IFS Code	SBIN0000006	Mode of Transfer	Electronic Transfer	Beneficiary Account Name	AGUP PAY A/C

Maker Details

Action Timestamp	User Id	Request Status	Remarks
2023-02-28 17:25:06.270838	1003369400	Captured	Redemption of Rs 915 as per DDO request No 101611/TR 464 DT 22.02.2023.

Checker Details

Action Timestamp	User Id	Request Status	Remarks
2023-03-28 14:49:44.477498	1003369401	Verified	OK

Authorizer Details

Action Timestamp	User Id	Request Status	Remarks
2023-04-05 11:49:45.220894	111104600	Authorized	

Subscriber Details

Action Timestamp	PRAN	Request Status	Remarks

(Figure 54)

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